CLAIMS

What is claimed is:

1.   A method for processing a payment and a disbursement at an accumulator over a network, comprising:

> receiving employee information corresponding to an employee from an
>
> > employer via the network, wherein the employee information
> >
> > comprises payment information and disbursement information;
>
> processing a payment based on the payment information via the
>
> > network; and
>
> processing a disbursement based on the disbursement information via
>
> > the network.

2.   The method of claim 1, further including:

> verifying the employee information using verification information
>
> > received from an intermediary.

3.   The method of claim 2, further including:

> processing the payment based on the payment information, when the
>
> > employee information is verified.

4.   The method of claim 2, further including:

> processing the disbursement based on the disbursement information,
>
> > when the employee information is verified.

5.   The method of claim 3, wherein the payment is processed using debit-based electronic funds transfer.

6.   The method of claim 4, wherein the disbursement is processed using addendum-based electronic data interchange.

7.   The method of claim 1, wherein the employee information relates to a child support payment.

8.   The method of claim 1, wherein the network is the Internet.

9.   The method of claim 1, wherein the network is an intranet.

10.   The method of claim 1, wherein the network is a wireless network.

11.   The method of claim 1, wherein the network is a wired network.

12.   The method of claim 1, wherein the network is a virtual private network.

13.   The method of claim 1, further including:

    sending the employee information from the employer to the accumulator via the network.

14. The method of claim 1, wherein the payment processing further includes:

generating a debit based on the employee information; and

sending the debit to a financial clearinghouse via the network.

15. The method of claim 14, wherein the payment processing further includes:

sending the debit from the financial clearinghouse to a financial

institution associated with the employer via the network; and

applying the debit to an account of the employer at the financial

institution.

16. The method of claim 15, wherein the debit is applied to the account of the employer using electronic funds transfer.

17. The method of claim 14, wherein the disbursement processing further includes:

sending a credit from the financial clearinghouse to a financial

institution associated with an intermediary; and

applying the credit to an account of the intermediary at the financial

institution.

18. The method of claim 17, wherein the credit is applied to the account of the intermediary using addendum-based electronic data interchange.

19.   The method of claim 17, further including:

notifying the intermediary when the credit is applied to the account of

the intermediary.

20.   The method of claim 1, further including:

generating a report at the accumulator based on the employee

information.

21.   A system for processing a payment and a disbursement at an accumulator

over a network, comprising:

a first receiving component configured to receive employee information

corresponding to an employee from an employer via the

network, wherein the employee information comprises payment

information and disbursement information;

a first processing component configured to process a payment based

on the payment information via the network; and

a second processing component configured to process a disbursement

based on the disbursement information via the network.

22.   The system of claim 21, further including:

a verifying component configured to verify the employee information

using verification information received from an intermediary.

23.   The system of claim 22, further including:

a third processing component configured to process the payment

based on the payment information, when the employee

information is verified.

24.   The system of claim 22, further including:

a fourth processing component configured to process the

disbursement based on the disbursement information, when the

employee information is verified.

25.   The system of claim 23, wherein the payment is processed using debit-based

electronic funds transfer.

26.   The system of claim 24, wherein the disbursement is processed using

addendum-based electronic data interchange.

27.   The system of claim 21, wherein the employee information relates to a child

support payment.

28.   The system of claim 21, wherein the network is the Internet.

29.   The system of claim 21, wherein the network is an intranet.

30. The system of claim 21, wherein the network is a wireless network.

31. The system of claim 21, wherein the network is a wired network.

32. The system of claim 21, wherein the network is a virtual private network.

33. The system of claim 21, further including:

a first sending component configured to send the employer information

from the employer to the accumulator via the network.

34. The system of claim 21, wherein the first processing component further

includes:

a generating component configured to generate a debit based on the

employee information; and

a second sending component configured to send the debit to a

financial clearinghouse via the network.

35. The system of claim 34, wherein the first processing component further

includes:

a third sending component configured to send the debit from the

financial clearinghouse to a financial institution associated with

the employer via the network; and

a first applying component configured to apply the debit to an account

of the employer at the financial institution.

36. The system of claim 35, wherein the debit is applied to the account of the

employer using electronic funds transfer.

37. The system of claim 34, wherein the second processing component further

includes:

a fourth sending component configured to send a credit from the

financial clearinghouse to a financial institution associated with

an intermediary; and

a second applying component configured to apply the credit to an

account of the intermediary at the financial institution.

38. The system of claim 37, wherein the credit is applied to the account of the

intermediary using addendum-based electronic data interchange.

39. The system of claim 37, further including:

a notifying component configured to notify the intermediary when the

credit is applied to the account of the intermediary.

40. The system of claim 21, further including:

a generating component configured to generate a report at the

accumulator based on the employee information.

41. A computer readable medium having computer readable code embodied

therein for processing a payment and a disbursement at an accumulator over a

network, the computer readable code comprising:

a receiving module configured to receive employee information

corresponding to an employee from an employer via the

network, wherein the employee information comprises payment

information and disbursement information;

a first processing module configured to process a payment based on

the payment information via the network; and

a second processing module configured to process a disbursement

based on the disbursement information via the network.

42. A system for processing a payment and a disbursement at an accumulator

over a network, comprising:

means for receiving employee information corresponding to an

employee from an employer via the network, wherein the

employee information comprises payment information and

disbursement information;

means for processing a payment based on the payment information via

the network; and

means for processing a disbursement based on the disbursement

information via the network.

43.   A method for processing a payment at an accumulator over a network,

comprising:

receiving employer information from an employer via the network;

storing the employer information;

receiving employee information corresponding to an employee from

the employer via the network;

storing the employee information;

verifying the employee information using verification information

received from an intermediary; and

when the employee information is verified,

creating a payment corresponding to the employee

information,

submitting the payment to a financial clearinghouse via

the network, and

storing data related to the payment.

44.   The method of claim 43, wherein the employer information includes at least

one of user information and employer account information.

45.   The method of claim 43, wherein the submitting further includes:

processing a debit to the financial clearinghouse, the debit to be

applied against an account of the employer.

46. The method of claim 45, wherein the submitting further includes:

receiving a credit from the financial clearinghouse, the credit to be

applied to an account of the intermediary.

47. The method of claim 45, wherein the debit is processed using debit-based

electronic funds transfer.

48. The method of claim 46, wherein the credit is processed using addendum-

based electronic data interchange.

49. The method of claim 43, wherein the employee information relates to a child

support payment.

50. The method of claim 43, further including:

generating a report based on the employee information.

51. The method of claim 50, further including:

sending the report based on the employee information to the employer.

52. The method of claim 43, further including:

generating a report based on the employer information.

53.   The method of claim 52, further including:

sending the report based on the employer information to the employer.

54.   The method of claim 43, wherein the network is the Internet.

55.   The method of claim 43, wherein the network is an intranet.

56.   The method of claim 43, wherein the network is a wireless network.

57.   The method of claim 43, wherein the network is a wired network.

58.   The method of claim 43, wherein the network is a virtual private network.

59.   A system for processing a payment at an accumulator over a network, comprising:

a first receiving component configured to receive employer information from an employer via the network;

a first storing component configured to store the employer information;

a second receiving component configured to receive employee information corresponding to an employee from the employer via the network;

a second storing component configured to store the employee

information;

a verifying component configured to verify the employee information

using verification information received from an intermediary; and

when the employee information is verified,

a creating component configured to create a payment

corresponding to the employee information,

a submitting component configured to the payment to a

financial clearinghouse via the network, and

a third storing component configured to store data related

to the payment.

60.   The system of claim 59, wherein the employer information includes at least

one of user information and employer account information.

61.   The system of claim 59, wherein the submitting component further includes:

a processing component configured to process a debit to the financial

clearinghouse, the debit to be applied against an account of the

employer.

62.   The system of claim 61, wherein the submitting component further includes:

a third receiving component configured to receive a credit from the

financial clearinghouse, the credit to be applied to an account of

the intermediary.

63.   The system of claim 61, wherein the debit is processed using debit-based

electronic funds transfer.

64.   The system of claim 62, wherein the credit is processed using addendum-

based electronic data interchange.

65.   The system of claim 59, wherein the employee information relates to a child

support payment.

66.   The system of claim 59, further including:

a first generating component configured to generate a report based on

the employee information.

67.   The system of claim 66, further including:

a first sending component configured to send the report based on the

employee information to the employer.

68.   The system of claim 59, further including:

a second generating component configured to generate a report based

on the employer information.

69. The system of claim 68, further including:

a second sending component configured to send the report based on

the employer information to the employer.

70. The system of claim 59, wherein the network is the Internet.

71. The system of claim 59, wherein the network is an intranet.

72. The system of claim 59, wherein the network is a wireless network.

73. The system of claim 59, wherein the network is a wired network.

74. The system of claim 59, wherein the network is a virtual private network.

75. A computer readable medium having computer readable code embodied

therein for processing a payment at an accumulator over a network, the computer

readable code comprising:

a first receiving module configured to receive employer information

from an employer via the network;

a first storing module configured to store the employer information;

a second receiving module configured to receive employee information

corresponding to an employee from the employer via the

network;

a second storing module configured to store the employee information;

a verifying module configured to verify the employee information using

verification information received from an intermediary; and

when the employee information is verified,

a creating module configured to create a payment

corresponding to the employee information,

a submitting module configured to submit the payment to

a financial clearinghouse via the network, and

a third storing module configured to store data related to

the payment.

76.   A system for processing a payment at an accumulator over a network,

comprising:

means for receiving employer information from an employer via the

network;

means for storing the employer information;

means for receiving employee information corresponding to an

employee from the employer via the network;

means for storing the employee information;

means for verifying the employee information using verification

information received from an intermediary; and

when the employee information is verified,

means for creating a payment corresponding to the

employee information,

means for submitting the payment to a financial

clearinghouse via the network, and

means for storing data related to the payment.

77.   A method for processing a payment at an accumulator over a network,

comprising:

receiving employer information from an employer via the network;

storing the employer information in an accumulator database;

receiving an employee payment profile corresponding to an employee

from the employer via the network;

storing the employee payment profile in the accumulator database;

verifying the employee payment profile using verification information

received from an intermediary; and

when the employee payment profile is verified,

creating a payment corresponding to the employee

payment profile,

processing a debit to a financial clearinghouse via the

network, the debit to be applied against an

account of the employer,

receiving a credit from the financial clearinghouse via the

network, the credit to be applied to an account of

the intermediary, and

storing data related to the payment in a payment

database.

78. The method of claim 77, further including:

managing communication with the employer via the network.

79. The method of claim 77, further including:

managing communication with the intermediary via the network.

80. The method of claim 77, further including:

administering the accumulator.

81. The method of claim 77, wherein the debit is processed using debit-based

electronic funds transfer.

82. The method of claim 77, wherein the credit is processed using addendum-

based electronic data interchange.

83. The method of claim 77, wherein the employee information relates to a child support payment.

84. The method of claim 77, wherein the network is the Internet.

85. The method of claim 77, wherein the network is an intranet.

86. The method of claim 77, wherein the network is a wireless network.

87. The method of claim 77, wherein the network is a wired network.

88. The method of claim 77, wherein the network is a virtual private network.

89. A system for processing a payment at an accumulator over a network, comprising:

a first receiving component configured to receive employer information from an employer via the network;

a first storing component configured to store the employer information in an accumulator database;

a second receiving component configured to receive an employee payment profile corresponding to an employee from the employer via the network;

a second storing component configured to store the employee

payment profile in the accumulator database;

a verifying component configured to verify the employee payment

profile using verification information received from an

intermediary;

a creating component configured to create a payment corresponding to

the employee payment profile, when the employee payment

profile is verified;

a processing component configured to process a debit to a financial

clearinghouse via the network, the debit to be applied against

an account of the employer, when the employee payment profile

is verified;

a third receiving component configured to receive a credit from the

financial clearinghouse via the network, the credit to be applied

to an account of the intermediary, when the employee payment

profile is verified; and

a third storing component configured to store data related to the

payment in a payment database, when the employee payment

profile is verified.

90. The system of claim 89, further including:

a first managing component configured to manage communication with

the employer via the network.

91.   The system of claim 89, further including:

a second managing component configured to manage communication

with the intermediary via the network.

92.   The system of claim 89, further including:

an administering component configured to administer the accumulator.

93.   The system of claim 89, wherein the debit is processed using debit-based

electronic funds transfer.

94.   The system of claim 89, wherein the credit is processed using addendum-

based electronic data interchange.

95.   The system of claim 89, wherein the employee information relates to a child

support payment.

96.   The system of claim 89, wherein the network is the Internet.

97.   The system of claim 89, wherein the network is an intranet.

98.   The system of claim 89, wherein the network is a wireless network.

99. The system of claim 89, wherein the network is a wired network.

100. The system of claim 89, wherein the network is a virtual private network.

101. A computer readable medium having computer readable code embodied therein for processing a payment at an accumulator over a network, the computer readable code comprising:

a first receiving module configured to receive employer information from an employer via the network;

a first storing module configured to store the employer information in an accumulator database;

a second receiving module configured to receive an employee payment profile corresponding to an employee from the employer via the network;

a second storing module configured to store the employee payment profile in the accumulator database;

a verifying module configured to verify the employee payment profile using verification information received from an intermediary;

a creating module configured to create a payment corresponding to the employee payment profile, when the employee payment profile is verified;

a processing module configured to process a debit to a financial clearinghouse via the network, the debit to be applied against

an account of the employer, when the employee payment profile

is verified;

a third receiving module configured to receive a credit from the

financial clearinghouse via the network, the credit to be applied

to an account of the intermediary, when the employee payment

profile is verified; and

a third storing module configured to store data related to the payment

in a payment database, when the employee payment profile is

verified.

102. A system for processing a payment at an accumulator over a network,

comprising:

means for receiving employer information from an employer via the

network;

means for storing the employer information in an accumulator

database;

means for receiving an employee payment profile corresponding to an

employee from the employer via the network;

means for storing the employee payment profile in the accumulator

database;

means for verifying the employee payment profile using verification

information received from an intermediary;

means for creating a payment corresponding to the employee payment

profile, when the employee payment profile is verified;

means for processing a debit to a financial clearinghouse via the

network, the debit to be applied against an account of the

employer, when the employee payment profile is verified;

means for receiving a credit from the financial clearinghouse via the

network, the credit to be applied to an account of the

intermediary, when the employee payment profile is verified;

and

means for storing data related to the payment in a payment database,

when the employee payment profile is verified.

103.   A method for processing a payment at an accumulator over a network,

comprising:

receiving employer information to register an employer for submitting

at least one payment over the network;

storing the employer information in a database;

receiving data about a bank account of the employer via the network;

storing the data about the bank account of the employer in the

database;

receiving data about a user representing the employer via the network;

storing the data about the user representing the employer in the

database;

receiving payment profile information relating to at least one employee

of the employer via the network;

storing the payment profile information in the database; and

receiving payment information relating to an employee from the

employer via the network, the payment information specifying a

date for processing a payment based on the payment

information

104. The method of claim 103, further including:

generating a password for the registered employer to enable the

employer to submit at least one payment over the network.

105. The method of claim 104, further including:

receiving a request for a new password from the employer via the

network; and

updating the password for the employer.

106. The method of claim 103, further including:

receiving log in information from the employer via the network; and

enabling the employer to submit at least one payment over the

network, in response to the log in information.

107. The method of claim 103, further including:

receiving employee detail information from the employer via the

network; and

storing the employee detail information in the database.

108. The method of claim 103, further including:

receiving a county code query from the employer via the network;

retrieving a county name corresponding to the county code from a

stored county code table; and

providing the county name to the employer.

109. The method of claim 103, further including:

receiving log-out information from the employer via the network; and

disabling the employer from submitting payments over the network in

response to the log-out information.

110. The method of claim 103, wherein the employer information includes at least

one of: federal employee identification number, employer name, employer address,

primary user name, primary user phone number, primary user ID, and primary user

e-mail address.

111. The method of claim 103, wherein the data about the bank account of the

employer includes at least one of: routing number, bank name, account number,

account type, maximum daily withdrawal, and default bank indicator.

112. The method of claim 103, wherein the data about the user representing the employer includes at least one of: user ID, user name, user status, user password, user e-mail address, and user permission.

113. The method of claim 112, wherein the user permission includes at least one of: withholding payment permission, withholding profile permission, payment submission permission, transaction history report permission, withholding profile report permission, and payment history report permission.

114. The method of claim 103, wherein the payment profile information includes at least one of: payment profile name, employer bank account, number of employees, total payment amount, effective date, and withholding date.

115. The method of claim 103, wherein the payment information includes at least one of: employee identification number, employee case number, employee name, employee payment amount, employee withholding date, and medical insurance indicator.

116. The method of claim 103, further including:

   generating a report based on payments submitted by the employer.

117. The method of claim 103, further including:

generating a report based on the payment profile information.

118. The method of claim 103, further including:

generating a report based on payments collected from an employee.

119. The method of claim 103, wherein the network is the Internet.

120. The method of claim 103, wherein the network is an intranet.

121. The method of claim 103, wherein the network is a wireless network.

122. The method of claim 103, wherein the network is a wired network.

123. The method of claim 103, wherein the network is a virtual private network.

124. The method of claim 103, wherein the payment information relates to a child support payment.

125. A system for processing a payment at an accumulator over a network, comprising:

a first receiving component configured to receive employer information to register an employer for submitting at least one payment over the network;

a first storing component configured to store the employer information in a database;

a second receiving component configured to receive data about a bank account of the employer via the network;

a second storing component configured to store the data about the bank account of the employer in the database;

a third receiving component configured to receive data about a user representing the employer via the network;

a third storing component configured to store the data about the user representing the employer in the database;

a fourth receiving component configured to receive payment profile information relating to at least one employee of the employer via the network;

a fourth storing component configured to store the payment profile information in the database; and

a fifth receiving component configured to receive payment information relating to an employee from the employer via the network, the payment information specifying a date for processing a payment based on the payment information.

126. The system of claim 125, further including:

a first generating component configured to generate a password for the

registered employer to enable the employer to submit at least

one payment over the network.

127. The system of claim 126, further including:

a sixth receiving component configured to receive a request for a new

password from the employer via the network; and

an updating component configured to update the password for the

employer.

128. The system of claim 125, further including:

a seventh receiving component configured to receive log in information

from the employer via the network; and

an enabling component configured to enable the employer to submit at

least one payment over the network, in response to the log in

information.

129. The system of claim 125, further including:

an eighth receiving component configured to receive employee detail

information from the employer via the network; and

a fifth storing component configured to store the employee detail

information in the database.

130. The system of claim 125, further including:

> a ninth receiving component configured to receive a county code query from the employer via the network;
>
> a retrieving component configured to retrieve a county name corresponding to the county code from a stored county code table; and
>
> a providing component configured to provide the county name to the employer.

131. The system of claim 125, further including:

> a tenth receiving component configured to receive log-out information from the employer via the network; and
>
> a disabling component configured to disable the employer from submitting payments over the network in response to the log-out information.

132. The system of claim 125, wherein the employer information includes at least one of: federal employee identification number, employer name, employer address, primary user name, primary user phone number, primary user ID, and primary user e-mail address.

133. The system of claim 125, wherein the data about the bank account of the employer includes at least one of: routing number, bank name, account number, account type, maximum daily withdrawal, and default bank indicator.

134. The system of claim 125, wherein the data about the user representing the employer includes at least one of: user ID, user name, user status, user password, user e-mail address, and user permission.

135. The system of claim 134, wherein the user permission includes at least one of: withholding payment permission, withholding profile permission, payment submission permission, transaction history report permission, withholding profile report permission, and payment history report permission.

136. The system of claim 125, wherein the payment profile information includes at least one of: payment profile name, employer bank account, number of employees, total payment amount, effective date, and withholding date.

137. The system of claim 125, wherein the payment information includes at least one of: employee identification number, employee case number, employee name, employee payment amount, employee withholding date, and medical insurance indicator.

138. The system of claim 125, further including:

a second generating component configured to generate a report based

on payments submitted by the employer.

139. The system of claim 125, further including:

a third generating component configured to generate a report based on

the payment profile information.

140. The system of claim 125, further including:

a fourth generating component configured to generate a report based

on payments collected from an employee.

141. The system of claim 125, wherein the network is the Internet.

142. The system of claim 125, wherein the network is an intranet.

143. The system of claim 125, wherein the network is a wireless network.

144. The system of claim 125, wherein the network is a wired network.

145. The system of claim 125, wherein the network is a virtual private network.

146. The system of claim 125, wherein the payment information relates to a child
support payment.

147. A computer readable medium having computer readable code embodied therein for processing a payment at an accumulator over a network, the computer readable code comprising:

> a first receiving module configured to receive employer information to register an employer for submitting at least one payment over the network;

> a first storing module configured to store the employer information in a database;

> a second receiving module configured to receive data about a bank account of the employer via the network;

> a second storing module configured to store the data about the bank account of the employer in the database;

> a third receiving module configured to receive data about a user representing the employer via the network;

> a third storing module configured to store the data about the user representing the employer in the database;

> a fourth receiving module configured to receive payment profile information relating to at least one employee of the employer via the network;

> a fourth storing module configured to store the payment profile information in the database; and

a fifth receiving module configured to receive payment information

relating to an employee from the employer via the network, the

payment information specifying a date for processing a payment

based on the payment information.

148.   A system for processing a payment at an accumulator over a network,

comprising:

means for receiving employer information to register an employer for

submitting at least one payment over the network;

means for storing the employer information in a database;

means for receiving data about a bank account of the employer via the

network;

means for storing the data about the bank account of the employer in

the database;

means for receiving data about a user representing the employer via

the network;

means for storing the data about the user representing the employer in

the database;

means for receiving payment profile information relating to at least one

employee of the employer via the network;

means for storing the payment profile information in the database; and

means for receiving payment information relating to an employee from

the employer via the network, the payment information

specifying a date for processing a payment based on the

payment information

149.   A method for processing a payment at an accumulator that receives employer

information and data about a bank account of the employer via a network,

comprising:

storing the employer information in a database;

storing the data about the bank account of the employer in the

database;

submitting a debit against the bank account of the employer via a

financial clearinghouse based on instructions received from the

employer;

if the debit is not applied successfully against the bank account of the

employer at an employer's bank by the financial clearinghouse,

handling a return received from the financial

clearinghouse, the return indicating that the debit

was not successful; and

if the debit is applied successfully against the bank account of the

employer at the employer's bank,

receiving a credit corresponding to the debit from the

financial clearinghouse.

150.   The method of claim 149, further including:

receiving a user permission related to the employer information via the

network; and

storing the user permission with the employer information in the

database.

151.   The method of claim 149, further including:

receiving an update to the employer information via the network; and

storing the update with the employer information in the database.

152.   The method of claim 149, further including:

receiving an update to the data about the bank account of the

employer via the network; and

storing the update with the data about the bank account of the

employer in the database.

153.   The method of claim 149, wherein the handling step further includes:

receiving a query from a user at the accumulator, the query containing

data about the return;

retrieving the data about the bank account of the employer

corresponding to the query from the database;

receiving a reason for the return from the user at the accumulator;

storing the reason for the return with the data about the bank account

of the employer in the database; and

canceling a payment associated with the bank account.

154. The method of claim 153, wherein the handling step further includes:

disabling at least one bank account for any other employers linked to

the bank account of the employer.

155. The method of claim 149, wherein the employer information includes at least

one of: employer account number, federal employee identification number, employer

name, employer address, primary user name, primary user phone number, primary

user ID, and primary user e-mail address.

156. The method of claim 149, wherein the data about the bank account of the

employer includes at least one of: routing number, bank name, account number,

account type, maximum daily withdrawal, and default bank indicator.

157. The method of claim 149, wherein the receiving step further includes:

collecting credits corresponding to a plurality of employers into a credit

batch;

generating credit batch data; and

sending the credit batch to the intermediary.

158. The method of claim 157, wherein the credit batch data includes at least one of: batch number, effective date, creation date, batch status, bank account type, credit bank information, number of employers, number of payments, file creation date, file send date, and total credit amount.

159. The method of claim 157, further including:

generating a summary report of the credits in the credit batch.

160. The method of claim 149, wherein the submitting further includes:

collecting debits corresponding to a plurality of employers into a debit batch;

generating debit batch data; and

sending the debit batch to the bank account of the employer at the employer's bank via the financial clearinghouse.

161. The method of claim 160, wherein the debit batch data includes at least one of: batch number, effective date, creation date, batch status, batch stage, bank account type, bank information, number of employers, number of payments, file creation date, file send date, and total debit amount.

162. The method of claim 160, further including:

generating a summary report of the debits in the debit batch.

163. The method of claim 149, further including:

generating a report of the debit applied against the bank account of the

employer.

164. The method of claim 149, further including:

generating a report of the credit processed to the intermediary.

165. The method of claim 149, further including:

generating a report of the return received from the financial

clearinghouse.

166. The method of claim 149, wherein the network is the Internet.

167. The method of claim 149, wherein the network is an intranet.

168. The method of claim 149, wherein the network is a wireless network.

169. The method of claim 149, wherein the network is a wired network.

170. The method of claim 149, wherein the network is a virtual private network.

171. The method of claim 149, wherein the instructions received from the employer

relate to a child support payment.

172.   The method of claim 149, wherein the debit is submitted using debit-based electronic funds transfer.

173.   The method of claim 149, wherein the credit is processed using addendum-based electronic data interchange.

174.   A system for processing a payment at an accumulator that receives employer information and data about a bank account of the employer via a network, comprising:

> a first storing component configured to store the employer information in a database;
>
> a second storing component configured to store the data about the bank account of the employer in the database;
>
> a submitting component configured to submit a debit against the bank account of the employer via a financial clearinghouse based on instructions received from the employer;
>
> a handling component configured to handle a return received from the financial clearinghouse, the return indicating that the debit was not successful, if the debit is not applied successfully against the bank account of the employer at an employer's bank by the financial clearinghouse; and

a first receiving component configured to receive a credit

corresponding to the debit from the financial clearinghouse, if

the debit is applied successfully against the bank account of the

employer at the employer's bank.

175. The system of claim 174, further including:

a second receiving component configured to a user permission related

to the employer information via the network; and

a third storing component configured to store the user permission with

the employer information in the database.

176. The system of claim 174, further including:

a third receiving component configured to receive an update to the

employer information via the network; and

a fourth storing component configured to store the update with the

employer information in the database.

177. The system of claim 174, further including:

a fourth receiving component configured to receive an update to the

data about the bank account of the employer via the network;

and

a fifth storing component configured to store the update with the data

about the bank account of the employer in the database.

178. The system of claim 174, wherein the handling component further includes:

a sixth receiving component configured to receive a query from a user at the accumulator, the query containing data about the return;

a retrieving component configured to retrieve the data about the bank account of the employer corresponding to the query from the database;

a seventh receiving component configured to receive a reason for the return from the user at the accumulator;

a sixth storing component configured to store the reason for the return with the data about the bank account of the employer in the database; and

a canceling component configured to cancel a payment associated with the bank account.

179. The system of claim 178, wherein the handling component further includes:

a disabling component configured to disable at least one bank account for any other employers linked to the bank account of the employer.

180.   The system of claim 174, wherein the employer information includes at least one of: employer account number, federal employee identification number, employer name, employer address, primary user name, primary user phone number, primary user ID, and primary user e-mail address.

181.   The system of claim 174, wherein the data about the bank account of the employer includes at least one of: routing number, bank name, account number, account type, maximum daily withdrawal, and default bank indicator.

182.   The system of claim 174, wherein the first receiving component further includes:

a collecting component configured to collect credits corresponding to a plurality of employers into a credit batch;

a first generating component configured to generate credit batch data; and

a first sending component configured to send the credit batch to the intermediary.

183.   The system of claim 182, wherein the credit batch data includes at least one of: batch number, effective date, creation date, batch status, bank account type, credit bank information, number of employers, number of payments, file creation date, file send date, and total credit amount.

184. The system of claim 182, further including:

> a second generating component configured to generate a summary
>
> report of the credits in the credit batch.

185. The system of claim 174, wherein the submitting component further includes:

> a collecting component configured to collect debits corresponding to a
>
> plurality of employers into a debit batch;
>
> a third generating component configured to generate debit batch data;
>
> and
>
> a second sending component configured to send the debit batch to the
>
> bank account of the employer at the employer's bank via the
>
> financial clearinghouse.

186. The system of claim 185, wherein the debit batch data includes at least one of: batch number, effective date, creation date, batch status, batch stage, bank account type, bank information, number of employers, number of payments, file creation date, file send date, and total debit amount.

187. The system of claim 185, further including:

> a fourth generating component configured to generate a summary
>
> report of the debits in the debit batch.

188. The system of claim 174, further including:

a fifth generating component configured to generate a report of the

debit applied against the bank account of the employer.

189. The system of claim 174, further including:

a sixth generating component configured to generate a report of the

credit processed to the intermediary.

190. The system of claim 174, further including:

a seventh generating component configured to generate a report of the

return received from the financial clearinghouse.

191. The system of claim 174, wherein the network is the Internet.

192. The system of claim 174, wherein the network is an intranet.

193. The system of claim 174, wherein the network is a wireless network.

194. The system of claim 174, wherein the network is a wired network.

195. The system of claim 174, wherein the network is a virtual private network.

196. The system of claim 174, wherein the instructions received from the employer

relate to a child support payment.

197. The system of claim 174, wherein the debit is submitted using debit-based electronic funds transfer.

198. The system of claim 174, wherein the credit is processed using addendum-based electronic data interchange.

199. A computer readable medium having computer readable code embodied therein for processing a payment at an accumulator that receives employer information and data about a bank account of the employer via a network, the computer readable code comprising:

a first storing module configured to store the employer information in a database;

a second storing module configured to store the data about the bank account of the employer in the database;

a submitting module configured to submit a debit against the bank account of the employer via a financial clearinghouse based on instructions received from the employer;

a handling module configured to handle a return received from the financial clearinghouse, the return indicating that the debit was not successful, if the debit is not applied successfully against the bank account of the employer at an employer's bank by the financial clearinghouse; and

a receiving module configured to receive a credit corresponding to the

debit from the financial clearinghouse, if the debit is applied

successfully against the bank account of the employer at the

employer's bank.

200. A system for processing a payment at an accumulator that receives employer

information and data about a bank account of the employer via a network,

comprising:

means for storing the employer information in a database;

means for storing the data about the bank account of the employer in

the database;

means for submitting a debit against the bank account of the employer

via a financial clearinghouse based on instructions received

from the employer;

means for handling a return received from the financial clearinghouse,

the return indicating that the debit was not successful, if the

debit is not applied successfully against the bank account of the

employer at an employer's bank by the financial clearinghouse;

and

means for receiving a credit corresponding to the debit from the

financial clearinghouse, if the debit is applied successfully

against the bank account of the employer at the employer's

bank.

201. A method for processing payments over a network for a plurality of

intermediaries, comprising:

>   receiving employee information from a plurality of employers via the

>   network, the employee information corresponding to at least one

>   employee of each employer and including an intermediary

>   identifier;

>   processing at least one employee debit corresponding to the employee

>   information for each employee;

>   processing a credit corresponding to each employee debit;

>   batching the credits into a plurality of batch files based upon the

>   intermediary identifier; and

>   sending each batch file to an intermediary based on the intermediary

>   identifier.

202. The method of claim 201, further including:

>   verifying the employee information using verification information

>   received from an intermediary.

203. The method of claim 202, further including:

>   processing the employee debit corresponding to the employee

>   information for each employee, when the employee information

>   is verified.

204. The method of claim 202, further including:

receiving a credit corresponding to the employee debits, when the

employee information is verified.

205. The method of claim 201, wherein the sending further includes:

delivering each batch file to each intermediary using a communication

method matching the intermediary identifier.

206. The method of claim 205, wherein the communication method is electronic
funds transfer.

207. The method of claim 205, wherein the communication method is electronic
data interchange.

208. The method of claim 205, wherein the communication method is paper.

209. The method of claim 201, wherein the network is the Internet.

210. The method of claim 201, wherein the network is an intranet.

211. The method of claim 201, wherein the network is a wireless network.

212.   The method of claim 201, wherein the network is a wired network.

213.   The method of claim 201, wherein the network is a virtual private network.

214.   The method of claim 201, wherein the employee information relates to a child support payment.

215.   The method of claim 201, wherein the debits are processed using debit-based electronic funds transfer.

216.   The method of claim 201, wherein the credits are processed using addendum-based electronic data interchange.

217.   A system for processing payments over a network for a plurality of intermediaries, comprising:

       a first receiving component configured to receive employee information from a plurality of employers via the network, the employee information corresponding to at least one employee of each employer and including an intermediary identifier;

       a first processing component configured to process at least one employee debit corresponding to the employee information for each employee;

a second processing component configured to process a credit

corresponding to each employee debit;

a batching component configured to batch the credits into a plurality of

batch files based upon the intermediary identifier; and

a sending component configured to send each batch file to an

intermediary based on the intermediary identifier.

218.   The system of claim 217, further including:

a verifying component configured to verify the employee information

using verification information received from an intermediary.

219.   The system of claim 218, further including:

a third processing component configured to process the employee

debit corresponding to the employee information for each

employee, when the employee information is verified.

220.   The system of claim 218, further including:

a second receiving component configured to receive a credit

corresponding to the employee debits, when the employee

information is verified.

221.   The system of claim 217, wherein the sending further includes:

a delivering component configured to deliver each batch file to each

intermediary using a communication method matching the

intermediary identifier.

222. The system of claim 221, wherein the communication method is electronic funds transfer.

223. The system of claim 221, wherein the communication method is electronic data interchange.

224. The system of claim 221, wherein the communication method is paper.

225. The system of claim 217, wherein the network is the Internet.

226. The system of claim 217, wherein the network is an intranet.

227. The system of claim 217, wherein the network is a wireless network.

228. The system of claim 217, wherein the network is a wired network.

229. The system of claim 217, wherein the network is a virtual private network.

230. The system of claim 217, wherein the employee information relates to a child support payment.

231. The system of claim 217, wherein the debits are processed using debit-based electronic funds transfer.

232. The system of claim 217, wherein the credits are processed using addendum-based electronic data interchange.

233. A computer readable medium having computer readable code embodied therein for processing payments over a network for a plurality of intermediaries, the computer readable code comprising:

> a receiving module configure to receive employee information from a plurality of employers via the network, the employee information corresponding to at least one employee of each employer and including an intermediary identifier;
>
> a first processing module configure to process at least one employee debit corresponding to the employee information for each employee;
>
> a second processing module configure to process a credit corresponding to each employee debit;
>
> a batching module configure to batch the credits into a plurality of batch files based upon the intermediary identifier; and

a sending module configure to send each batch file to an intermediary

based on the intermediary identifier.

234. A system for processing payments over a network for a plurality of

intermediaries, comprising:

means for receiving employee information from a plurality of employers

via the network, the employee information corresponding to at

least one employee of each employer and including an

intermediary identifier;

means for processing at least one employee debit corresponding to the

employee information for each employee;

means for processing a credit corresponding to each employee debit;

means for batching the credits into a plurality of batch files based upon

the intermediary identifier; and

means for sending each batch file to an intermediary based on the

intermediary identifier.

235. A method for processing a payment over a network at an accumulator storing

a plurality of templates for a plurality of intermediaries, comprising:

receiving employee information from a plurality of employers via the

network, the employee information corresponding to at least one

employee of each employer and including an intermediary

identifier;

filtering the employee information using a template based on one

intermediary corresponding to the intermediary identifier; and

processing at least one employee debit corresponding to the filtered

employee information.

236. The method of claim 235, further including:

processing a credit corresponding to the employee debit; and

sending the credit to an intermediary represented by the intermediary

identifier.

237. The method of claim 235, further including:

presenting the template matching the intermediary identifier to the

employer to direct the contents of the employee information.

238. The method of claim 235, further including:

verifying the employee information using verification information

received from the intermediary associated with the intermediary

identifier in the employee information.

239. The method of claim 235, further including:

presenting a single template to the employer, from which the template

matching the intermediary identifier is determined.

240. The method of claim 238, further including:

> processing the employee debit from the employer based on the filtered
>
> employee information, when the employee information is
>
> verified.

241. The method of claim 238, further including:

> receiving the credit corresponding to the debit, when the employee
>
> information is verified.

242. The method of claim 235, wherein the network is the Internet.

243. The method of claim 235, wherein the network is an intranet.

244. The method of claim 235, wherein the network is a wireless network.

245. The method of claim 235, wherein the network is a wired network.

246. The method of claim 235, wherein the network is a virtual private network.

247. The method of claim 235, wherein the employee information relates to a child support payment.

248.   The method of claim 235, wherein the debit is processed using debit-based electronic funds transfer.

249.   The method of claim 235, wherein the credit is processed using addendum-based electronic data interchange.

250.   A system for processing a payment over a network at an accumulator storing a plurality of templates for a plurality of intermediaries, comprising:

> a first receiving component configured to receive employee information from a plurality of employers via the network, the employee information corresponding to at least one employee of each employer and including an intermediary identifier;

> a filtering component configured to filter the employee information using a template based on one intermediary corresponding to the intermediary identifier; and

> a first processing component configured to process at least one employee debit corresponding to the filtered employee information.

251.   The system of claim 250, further including:

> a second processing component configured to process a credit corresponding to the employee debit; and

a sending component configured to send the credit to an intermediary represented by the intermediary identifier.

252. The system of claim 250, further including:

a first presenting component configured to present the template matching the intermediary identifier to the employer to direct the contents of the employee information.

253. The system of claim 250, further including:

a verifying component configured to verify the employee information using verification information received from the intermediary associated with the intermediary identifier in the employee information.

254. The system of claim 250, further including:

a second presenting component configured to present a single template to the employer, from which the template matching the intermediary identifier is determined.

255. The system of claim 253, further including:

a second processing component configured to process the employee debit from the employer based on the filtered employee information, when the employee information is verified.

256. The system of claim 253, further including:

   a second receiving component configured to receive the credit

   corresponding to the debit, when the employee information is

   verified.

257. The system of claim 250, wherein the network is the Internet.

258. The system of claim 250, wherein the network is an intranet.

259. The system of claim 250, wherein the network is a wireless network.

260. The system of claim 250, wherein the network is a wired network.

261. The system of claim 250, wherein the network is a virtual private network.

262. The system of claim 250, wherein the employee information relates to a child support payment.

263. The system of claim 250, wherein the debit is processed using debit-based electronic funds transfer.

264. The system of claim 250, wherein the credit is processed using addendum-based electronic data interchange.

265. A computer readable medium having computer readable code embodied therein for processing a payment over a network at an accumulator storing a plurality of templates for a plurality of intermediaries, the computer readable code comprising:

> a receiving module configured to receive employee information from a plurality of employers via the network, the employee information corresponding to at least one employee of each employer and including an intermediary identifier;
>
> a filtering module configured to filter the employee information using a template based on one intermediary corresponding to the intermediary identifier; and
>
> a processing module configured to process at least one employee debit corresponding to the filtered employee information.

266. A system for processing a payment over a network at an accumulator storing a plurality of templates for a plurality of intermediaries, comprising:

> means for receiving employee information from a plurality of employers via the network, the employee information corresponding to at least one employee of each employer and including an intermediary identifier;

means for filtering the employee information using a template based on

one intermediary corresponding to the intermediary identifier;

and

means for processing at least one employee debit corresponding to the

filtered employee information.